

Please replace the paragraph beginning at page 19, line 22, with the following rewritten paragraph:

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2 Next, with reference to Figs. 3A to 13, a method of forming contact windows of DRAM by self align contact (SAC) techniques will be specifically described. Figs. 3A to 13 are schematic cross sectional views showing a memory cell area taken along line A-A of Fig. 2 and a typical wiring structure of a peripheral circuit area. It may be noted that line A-A crosses both the word line 12 and the bit line 13.

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Please replace the paragraph beginning at page 20, line 13, with the following rewritten paragraph:

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2 The p-channel MOS transistor area may be an n-type well formed in a p-type silicon substrate, and the n-channel MOS transistor area may be a p-type well formed in the p-type silicon substrate or a p-type well (triple-well structure) formed in an n-type well in the p-type silicon substrate. These structures may be selected as desired according to the design characteristics. For example, reference may be made to US patent application, Serial Number 08/507,978, filed on July 27, 1995, now U. S. Patent No. 5,780,907, claiming priority of September 22, 1994, which is incorporated herein by reference.

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Please replace the paragraph beginning at page 61, line 1, with the following rewritten paragraph:

2 We Claim: